

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-21040-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert M Joyce
0-132 Yerger Road
Fair Lawn, NJ 07410

Stacie L Joyce
0-132 Yerger Road
Fair Lawn, NJ 07410

Social Security No.:
xxx-xx-0278

xxx-xx-6174

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 06/13/2019 and a confirmation hearing on such Plan has been scheduled for 7/18/2019 at 08:30.

The debtor filed a Modified Plan on 07/31/2019 and a confirmation hearing on the Modified Plan is scheduled for 9/5/2019 at 08:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: July 31, 2019
JAN: dlr

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert M Joyce
 Stacie L Joyce
 Debtors

Case No. 19-21040-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 186

Page 1 of 2
 Total Noticed: 59

Date Rcvd: Jul 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2019.

db/jdb +Robert M Joyce, Stacie L Joyce, 0-132 Yerger Road, Fair Lawn, NJ 07410-4611
 518278429 +++ASPIRE/CB&T, 9 CORPORATE RIDGE PKWY, COLUMBUS GA 31907-3049
 (address filed with court: Aspire/cb&t, 9 Mutec Dr, Columbus, GA 31907)
 518278425 +American Express, c/o Radius Global Solutions, 500 Franklin Turnpike, Suite 200,
 Ramsey, NJ 07446-1178
 518278426 +American Express, c/o Nationwide Credit, PO Box 14581, Des Moines, IA 50306-3581
 518278427 +American Express, c/o GC Services, PO Box 46960, Saint Louis, MO 63146-6960
 518278428 +American Express Legal, 500 N Franklin Tpk, PO Box 278, Ramsey, NJ 07446-0278
 518307197 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 518278430 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998)
 518364039 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 518278431 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 518302695 +CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
 518278434 +Chase Bank, c/o United Collection Bureau, PO Box 1418, Maumee, OH 43537-8418
 518278435 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 518312037 Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
 518278438 +El Cid Vacations Club, c/o Monterey Collections, 4095 Avenida De La Plata,
 Oceanside, CA 92056-5802
 518278439 +El Cid Vacations Trust, PO Box 96058, Las Vegas, NV 89193-6058
 518318277 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 518324849 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC,
 c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
 518278442 +LVNV Funding LLC, c/o Valentine & Kebartas, LLC, PO Box 325, Lawrence, MA 01842-0625
 518278443 +Macy's, c/o Credit Control LLC, PO Box 31179, Tampa, FL 33631-3179
 518278445 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
 518332116 +Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
 518278446 +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
 518309794 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Department,
 50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08695)
 518278447 +Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
 518278448 +Sofi Lending Corp, Attn: Bankruptcy, 375 Healdsburg Avenue Suite 280,
 Healdsburg, CA 95448-4151
 518278449 +Synchrony Bank, c/o FMS Inc., PO Box 707600, Tulsa, OK 74170-7600
 518278452 +Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475,
 Minneapolis, MN 55440-9475
 518278454 +Verizon, c/o North Shore Agency, PO Box 3002, Phoenixville, PA 19460-3002
 518278453 +Verizon, c/o Convergent, PO Box 9004, Renton, WA 98057-9004
 518278455 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 518278456 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001
 (address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
 Greenville, SC 29606)
 518375500 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 518366288 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438
 518310070 +Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482,
 Phoenix, AZ 85038-9482
 518278457 +Wells Fargo/Bob's Discount Furniture, Attn: Bankruptcy, Po Box 10438,
 Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 01 2019 00:40:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 01 2019 00:40:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 01 2019 00:47:47

cr BMW Bank of North America, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901

+E-mail/PDF: gecsed@recoverycorp.com Aug 01 2019 00:48:34

Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021

518290347 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 01 2019 00:48:50

BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,
 Oklahoma City, OK 73118-7901

518278432 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Aug 01 2019 00:47:53 BMW Financial Services,

PO Box 9001065, Louisville, KY 40290

518329926 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Aug 01 2019 00:47:02

BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016

District/off: 0312-2

User: admin
Form ID: 186

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Total Noticed: 59

Date Rcvd: Jul 31, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518278433 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 01 2019 00:46:48 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518297248 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 01 2019 00:49:01
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518278436 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 01 2019 00:40:04 Comenity Bank/Lane Bryant,
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518290116 E-mail/Text: mrdiscen@discover.com Aug 01 2019 00:39:09 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518278437 +E-mail/Text: mrdiscen@discover.com Aug 01 2019 00:39:09 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
518278440 E-mail/Text: cio.bncmail@irs.gov Aug 01 2019 00:39:33 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
518317924 E-mail/PDF: resurgentbknofications@resurgent.com Aug 01 2019 00:47:59 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518278441 +E-mail/Text: bk@lendingclub.com Aug 01 2019 00:41:20 LendingClub, Attn: Bankruptcy,
71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
518278444 +E-mail/Text: M74banko@daimler.com Aug 01 2019 00:42:03 Mercedes-Benz Financial Services,
Po Box 685, Roanoke, TX 76262-0685
518313850 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 01 2019 00:41:06 Quicken Loans Inc.,
635 Woodward Avenue, Detroit, MI 48226-3408
518382022 +E-mail/Text: specialservicing@sofi.com Aug 01 2019 00:41:42 SoFi Lending Corp,
One Letterman Dr Bldg A Ste 4700, San Francisco, CA 94129-1494
518278984 +E-mail/PDF: gecsedirecoverycorp.com Aug 01 2019 00:47:36 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518278450 +E-mail/PDF: gecsedirecoverycorp.com Aug 01 2019 00:48:35 Synchrony Bank/Gap,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518278451 +E-mail/PDF: gecsedirecoverycorp.com Aug 01 2019 00:47:36 Synchrony Bank/PC Richards & Sons,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518336013 +E-mail/Text: bncmail@w-legal.com Aug 01 2019 00:40:52 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518373299 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 01 2019 00:48:01 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 23

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2019 at the address(es) listed below:

Jeffrey W. Herrmann on behalf of Joint Debtor Stacie L Joyce jwh@njlawfirm.com,
ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com
Jeffrey W. Herrmann on behalf of Debtor Robert M Joyce jwh@njlawfirm.com,
ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5